

## ABSTRACT

The invention relates to a system and method for transmitting and receiving goods, remuneration (in cash or in kind), documents and related information between any two  
5 points, especially between different domains and/or distant locations. The invention remits and disburses over a communication network for multiple currencies or fungible goods using intermediaries. Designed to operate in mainstream, developed-world transaction environments, specific accommodation is made for security, communication, interfaces and physical reach appropriate for developing countries. The user interface  
10 may include features such as multiple language capabilities, graphics, audio and icons in order to optimize usability for a worldwide user base. Transaction flow between parties in the system may be one-to-one, one-to-many or many-to-one. Other unique features include the specific separation of the flow of information and the flow of the goods and/or funds; the creation of a *de facto* account or personal history; the ability to track  
15 transactions over time; the creation of information and cash networks; the employment of publicly accessible technology; a symmetrical design such that all end users have equal capabilities within the system; the capacity to accommodate both monetary and in-kind recompense in a transaction; an ability to accept a transaction without pre-registration of all parties to the transaction; the capacity for interactive negotiation of  
20 terms in commercial trade transactions; and a built-in community beneficiary contribution feature.